

**Amendments to the Claims:**

The following listing of claims will replace all prior versions and/or listings of claims in the application:

**Listing of Claims:**

1. (Currently amended): A method for processing Financial Service Organization (FSO) transactions, comprising:  
displaying at least two processing relationship object representations on a display screen in data communication with a Financial Service Organization (FSO) computer system comprising a database;  
creating a model of an FSO comprising a plurality of processing relationship software objects, wherein creating the model of the FSO comprises:  
selecting at least two processing relationship object representations from the displayed processing relationship object representations; and  
preparing a processing relationship definition for at least two of the selected processing relationship object representations, wherein preparing the processing relationship definitions includes:  
creating a highest level processing relationship object in a processing relationship structure, wherein the highest level processing relationship object represents an FSO; and  
creating a plurality of lower level processing relationship objects in the processing relationship structure, wherein the plurality of lower level processing relationship objects in the processing relationship structure are descendants of the highest level processing relationship object, wherein one or more of the lower level processing relationship objects represents

an FSO physical entity that has a physical presence or manifestation, wherein the FSO physical entity is a bank branch office or a bank regional office, wherein one or more other of the other lower level processing relationship objects represents a functional area, wherein the functional area is a credit card issuer or an acquirer of credit card payments; ~~processing at least one of the plurality of lower level processing relationship objects; processing the relationship definitions;~~ storing each processing relationship definition in the database; and the FSO computer system processing a credit card transaction associated with an FSO physical entity using at least one processing relationship definition of the prepared processing relationship definitions, wherein the at least one processing relationship definition includes at least one lower level relationship object representing the FSO physical entity.

2. (Previously presented): The method of claim 1, wherein each processing relationship definition stored in the database is configured for use in preparing a processing relationship value from Financial Services Organization (FSO) transaction-related data in the FSO computer system.
3. (Original): The method of claim 2, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data.
4. (Previously presented): The method of claim 2, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data, wherein the FSO business entity is a bank branch office or a regional bank or a credit card line or an issuer or an acquirer.

5. (Original): The method of claim 1, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system.
6. (Original): The method of claim 1, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system.
7. (Original): The method of claim 1, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database.
8. (Canceled)
9. (Previously presented): The method of claim 1, wherein the processing relationship structure is expanded by inserting one or more processing relationship objects as descendants of the highest level processing relationship object.
10. (Previously presented): The method of claim 1, wherein the processing relationship structure is edited by inserting or deleting one or more processing relationship objects.
11. (Previously presented): The method of claim 1, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number for at least one of the plurality of lower level processing relationship objects and a level number for the at least one lower level processing relationship object, wherein the level number identifies a level in the processing relationship structure.
12. (Canceled)

13. (Original): The method of claim 1, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object.
14. (Original): The method of claim 13, wherein the object name identifies a unique name assigned to an object.
15. (Original): The method of claim 1, wherein the database is relational or object oriented.
16. (Original): The method of claim 1, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device.
17. (Previously presented): The method of claim 1, wherein the preparing a processing relationship definition comprises creating or editing an object associated with each of the selected processing relationship object representations.
18. (Previously presented): The method of claim 17, wherein the creating the object comprises identifying one or more values and one or more properties.
19. (Previously presented): The method of claim 1, wherein the preparing a processing relationship definition comprises identifying one or more properties of an object associated with each of the selected processing relationship object representations.
20. (Canceled)

21. (Original): The method of claim 1, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system.
22. (Original): The method of claim 1, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition.
23. (Original): The method of claim 1, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions.
24. (Currently amended): A system for processing FSO transactions, the system comprising:  
a computer program; and  
a computer system, wherein the computer program is executable on the computer system to execute:  
displaying at least two processing relationship object representations on a display screen in data communication with a Financial Service Organization (FSO) computer system comprising a database;  
creating a model of an FSO comprising a plurality of processing relationship software objects, wherein creating the model of the FSO comprises:  
selecting at least two processing relationship object representations from the displayed processing relationship object representations; and  
preparing a processing relationship definition for at least two of the selected processing relationship object representations, wherein preparing the processing relationship definitions comprises:  
creating a highest level processing relationship object in a processing relationship structure, wherein the highest level processing

relationship object represents an FSO; and  
creating a plurality of lower level processing relationship objects in the  
processing relationship structure, wherein the plurality of lower  
level processing relationship objects in the processing relationship  
structure are descendants of the highest level processing  
relationship object, wherein one or more of the lower level  
processing relationship objects represents an FSO physical entity  
that has a physical presence or manifestation, wherein the FSO  
physical entity is a bank branch office or a bank regional office,  
wherein one or more either of the other lower level processing  
relationship objects represents a functional area, wherein the  
functional area is a credit card issuer or an acquirer of credit card  
payments;  
~~processing at least one of the plurality of lower level processing relationship objects;~~  
~~processing the relationship definitions;~~  
storing each processing relationship definition in the database; and  
processing a credit card transaction ~~associated with an FSO physical entity~~ using at least  
one processing relationship definition of the prepared processing relationship  
definitions, wherein the at least one processing relationship definition includes at  
least one lower level processing relationship object representing the FSO physical  
entity.

25. (Previously presented): The system of claim 24, wherein each processing relationship  
definition stored in the database is configured for use in preparing a processing relationship value  
from Financial Services Organization (FSO) transaction-related data in the FSO computer  
system.

26. (Original): The system of claim 25, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data.
27. (Previously presented): The system of claim 26, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data, wherein the FSO business entity is a bank branch office or a regional bank or a credit card line or an issuer or an acquirer.
28. (Original): The system of claim 24, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system.
29. (Original): The system of claim 24, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system.
30. (Original): The system of claim 24, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database.
31. (Canceled)
32. (Previously presented): The system of claim 24, wherein the processing relationship structure is expanded by inserting one or more processing relationship objects as descendants of the highest level processing relationship object.
33. (Previously presented): The system of claim 24, wherein the processing relationship structure is edited by inserting or deleting one or more processing relationship objects.

34. (Previously presented): The system of claim 24, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number for at least one of the plurality of lower level processing relationship objects and a level number for the at least one lower level processing relationship object, wherein the level number identifies a level in the processing relationship structure.

35. (Canceled)

36. (Original): The system of claim 24, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object.

37. (Original): The system of claim 36, wherein the object name identifies a unique name assigned to an object.

38. (Original): The system of claim 24, wherein the database is relational or object oriented.

39. (Original): The system of claim 24, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device.

40. (Previously presented): The system of claim 24, wherein the preparing a processing relationship definition comprises creating or editing an object associated with each of the selected processing relationship object representations.

41. (Previously presented): The system of claim 40, wherein the creating the object comprises identifying one or more values and one or more properties.
42. (Previously presented): The system of claim 24, wherein the preparing a processing relationship definition comprises identifying one or more properties of an object associated with each of the selected processing relationship object representations.
43. (Canceled)
44. (Original): The system of claim 24, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system.
45. (Original): The system of claim 24, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition.
46. (Original): The system of claim 24, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions.
47. (Original): The system of claim 24, wherein the computer system comprises a display device coupled to the computer system to display data.
48. (Original): The system of claim 47, wherein the display device is a display screen.
49. (Original): The system of claim 24, wherein the computer system comprises a user input device coupled to the computer system to enter data.

50. (Original): The system of claim 49, wherein the user input device is a mouse or a keyboard.

51. (Currently amended): A computer readable storage medium comprising program instructions stored thereon, wherein the program instructions are executable by a computer system to implement:

displaying at least two processing relationship object representations on a display screen in data

communication with a Financial Service Organization (FSO) computer system comprising a database;

creating a model of an FSO comprising a plurality of processing relationship software objects, wherein creating the model of the FSO comprises:

selecting at least two processing relationship object representations from the displayed processing relationship object representations; and

preparing a processing relationship definition for at least two of the selected one or more processing relationship object representations, wherein preparing the processing relationship definitions comprises:

creating a highest level processing relationship object in a processing relationship structure, wherein the highest level processing relationship object represents an FSO; and

creating a plurality of lower level processing relationship objects in the processing relationship structure, wherein the plurality of lower level processing relationship objects in the processing relationship structure are descendants of the highest level processing relationship object, wherein one or more of the lower level processing relationship objects represents an FSO physical entity that has a physical presence or manifestation, wherein the FSO physical entity is a bank branch office or a bank regional office, wherein one or more ~~either~~ of the other lower level processing relationship objects represents a functional area, wherein the functional

area is a credit card issuer or an acquirer of credit card payments;   
~~processing at least one of the plurality of lower level processing relationship objects;~~  
~~processing the relationship definitions;~~  
storing each processing relationship definition in the database; and  
processing a credit card transaction ~~associated with an FSO physical entity~~ using at least one processing relationship definition of the prepared processing relationship definitions, wherein the at least one processing relationship definition includes at least one lower level processing relationship object representing the FSO physical entity.

52. (Currently amended): The computer readable storage medium of claim 51, wherein each processing relationship definition stored in the database is configured for use in preparing a processing relationship value from Financial Services Organization (FSO) transaction-related data in the FSO computer system.

53. (Currently amended): The computer readable storage medium of claim 52, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data.

54. (Currently amended): The computer readable storage medium of claim 53, wherein the processing relationship value is configured for use in identifying an FSO business entity as an owner of the FSO transaction-related data, wherein the FSO business entity is a bank branch office or a regional bank or a credit card line or an issuer or an acquirer.

55. (Currently amended): The computer readable storage medium of claim 51, wherein the selecting one or more processing relationship object representations is performed by a user of the FSO computer system.

56. (Currently amended): The computer readable storage medium of claim 51, wherein the selecting one or more processing relationship object representations is programmable or executable by an expert system.

57. (Currently amended): The computer readable storage medium of claim 51, wherein the storing the processing relationship definition in the database comprises transferring the processing relationship definition to a report record definition stored in the database.

58. (Canceled)

59. (Currently amended): The computer readable storage medium of claim 51, wherein the processing relationship structure is expanded by inserting one or more processing relationship objects as descendants of the highest level processing relationship object.

60. (Currently amended): The computer readable storage medium of claim 51, wherein the processing relationship structure is edited by inserting or deleting one or more processing relationship objects.

61. (Currently amended): The computer readable storage medium of claim 51, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with a sequence number for at least one of the plurality of lower level processing relationship objects and a level number for the at least one lower level processing relationship object, wherein the level number identifies a level in the processing relationship structure.

62. (Canceled)

63. (Currently amended): The computer readable storage medium of claim 51, wherein the displaying one or more processing relationship object representations on a display screen comprises displaying values associated with an object name, an object description and an object number for a displayed processing relationship object.

64. (Currently amended): The computer readable storage medium of claim 63, wherein the object name identifies a unique name assigned to an object.

65. (Currently amended): The computer readable storage medium of claim 51, wherein the database is relational or object oriented.

66. (Currently amended): The computer readable storage medium of claim 51, wherein the selecting a first processing relationship object representation from one or more processing relationship object representations comprises positioning a cursor of an user input device above the first processing relationship object representation and clicking a button of the user input device.

67. (Currently amended): The computer readable storage medium of claim 51, wherein the preparing a processing relationship definition comprises creating or editing an object associated with each of the selected processing relationship object representations.

68. (Currently amended): The carrier-computer readable storage medium of claim 67, wherein the creating the object comprises identifying one or more values and one or more properties.

69. (Currently amended): The computer readable storage medium of claim 51, wherein the preparing a processing relationship definition comprises identifying one or more properties of an object associated with each of the selected processing relationship object representations.

70. (Canceled)

71. (Currently amended): The computer readable storage medium of claim 51, wherein the processing relationship object representations comprises an icon displayed on the display screen of the FSO computer system.

72. (Currently amended): The computer readable storage medium of claim 51, wherein a user of the FSO computer system executes a processing relationship configuration program to prepare the processing relationship definition.

73. (Currently amended): The computer readable storage medium of claim 51, wherein the user of FSO computer system executes a processing relationship configuration program to reconfigure and store in the database the processing relationship definition in response to changing business conditions.

74-146 (Canceled)

147. (Previously presented): The method of claim 1, wherein the plurality of lower level processing relationship objects comprises a credit card issuer object representing a credit card issuer and an acquirer object representing an acquirer, and wherein each of the credit card issuer object and the acquirer object has one or more descendent processing relationship objects.

148. (Previously presented): The method of claim 1, wherein at least one of the one or more descendent processing relationship objects is a descendent of at least two precedent processing relationship objects, and wherein the at least two precedent processing relationship objects are at the same level in the processing relationship structure.

149. (Previously presented): The method of claim 1, wherein at least one of the one or more  
descendent processing relationship objects represents a credit card issuer or an acquirer.

150. (Previously presented): The method of claim 1, wherein at least one of the one or more  
descendent processing relationship objects represents a bank branch.

151. (Previously presented): The method of claim 1, wherein displaying the at least two  
processing relationship object representations comprises displaying a row for each of at least two  
processing relationship objects, wherein each of the rows comprises an object identifier and a  
level number, wherein the descendants of each object appear directly below that object.

152. (Previously presented): The method of claim 151, wherein the processing relationship  
structure is expanded by inserting one or more rows until a processing relationship structure has  
been fully defined.